

P.O. Box 23159  
San Diego, CA 92193-3159



IMPORTANT INFORMATION  
ENCLOSED

(11) 969 0024 8869 6678 9

**Mailed On:** 11/13/2024      **Order Number:** 0000089-01  
**ClientID:** DGandL000909 FC      **Reference Number:** 57742

Emily J. Fisher  
25 Rotherdale Road  
Brewer, ME 04412







# Doonan, Graves & Longoria LLC

ATTORNEYS AT LAW | EXCELLENCE DAILY

100 CUMMINGS CENTER, SUITE 303C  
BEVERLY, MASSACHUSETTS 01915

978.921.2670 | WWW.DGANDL.COM  
HRS: MON-FRI 9 AM-4 PM

November 12, 2024

VIA CERTIFICATE OF MAILING  
AND REGULAR MAIL

Emily J. Fisher  
25 Rotherdale Road  
Brewer, ME 04412

Jason D. Fisher  
25 Rotherdale Road  
Brewer, ME 04412

**NOTICE OF MORTGAGOR'S RIGHT TO CURE**  
**THIS IS AN ATTEMPT TO COLLECT A DEBT. ANY INFORMATION OBTAINED**  
**WILL BE USED FOR THAT PURPOSE.**

Re: Property Address: 25 Rotherdale Road, Brewer, ME 04412  
Loan Number:

Dear Mortgagor:

This letter is being sent by Doonan, Graves & Longoria, LLC, as Attorney in Fact and agent for the Servicer and Mortgagee. Doonan, Graves & Longoria, LLC is authorized to send this notice by and on behalf of the Servicer, Select Portfolio Servicing, Inc., the Mortgagee, U.S. Bank Trust Company, National Association, as Trustee, as successor-in-interest to U.S. Bank National Association, successor trustee to LaSalle Bank National Association, on behalf of the holders of Bear Stearns Asset Backed Securities I Trust 2007-FS1, Asset-Backed Certificates Series 2007-FS1 and the Owner/Investor, U.S. Bank Trust Company, National Association, as Trustee, as successor-in-interest to U.S. Bank National Association, successor trustee to LaSalle Bank National Association, on behalf of the holders of Bear Stearns Asset Backed Securities I Trust 2007-FS1, Asset-Backed Certificates Series 2007-FS1 pursuant to the terms of the subject Note, Mortgage and Title 14, Sec. 6111.

Your loan is in default for failure to make payments of principal and interest when due. This delinquency represents a breach of your Note and Mortgage in favor of Mortgage Electronic Registration Systems, Inc., acting solely as nominee for Fieldstone Mortgage Company its successors and assigns (if MERs) dated November 9, 2006, and recorded in the Penobscot County Registry of Deeds in Book 10718, Page 216. This firm is relying on information provided by the Servicer.



If you are in Bankruptcy or received a Bankruptcy discharge of this debt, this letter is not an attempt to collect the debt, but rather a notice of possible enforcement of our lien against the collateral property.

An itemization of all past due amounts, including, but not limited to, reasonable interest and late charges, attorney's fees and other reasonable fees and costs, causing the loan to be in default is as follows:

Payment Due Date	Principal & Interest	Taxes	Insurance	O/S (Over/Short Escrow Adjustment)	Total Amount
December 1, 2023	\$926.43	\$331.82	\$106.58	\$39.50	\$1,404.33
January 1, 2024	\$926.43	\$331.82	\$106.58	\$39.50	\$1,404.33
February 1, 2024	\$926.43	\$331.82	\$106.58	\$39.50	\$1,404.33
March 1, 2024	\$926.43	\$331.82	\$106.58	\$39.50	\$1,404.33
April 1, 2024	\$926.43	\$331.82	\$106.58	\$39.50	\$1,404.33
May 1, 2024	\$926.43	\$331.82	\$106.58	\$39.50	\$1,404.33
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November 1, 2024	\$926.43	\$331.82	\$106.58	\$0.00	\$1,364.83
Late Charges					\$30.00
Unapplied Balance					-\$702.17
Property Inspections					\$150.00
Property Valuation					\$140.00
Total Amount Due					\$16,430.29

A portion of the amount due is reasonable interest in the amount of \$8,286.05.

The total amount due does not include any amounts that become due after the date of the notice.

You have the right to cure the default within **35 days of receipt** of this notice by sending payment in the amount of **\$16,430.29** in the form of **certified and/or cashier's check(s) and/or money order(s)** in full to:

Select Portfolio Servicing, Inc.  
Attn: PAYOFF DEPARTMENT  
PO BOX 65450  
Salt Lake City, UT 84165  
Overnight Address:  
3217 S. Decker Lake Dr.  
Salt Lake City, UT 84119

**Please include the loan number, borrower's name and property address on your check.** If the default is not cured within this time-frame, the mortgagee may exercise its right to accelerate payment of this loan. Failure to cure this default may result in the sale of the property secured by this mortgage at a foreclosure sale. If the full amount listed above is paid within 35 days of receipt of this letter any other fees and costs due as of this date will be waived. To reach a person with authority to modify a mortgage loan, please contact Select Portfolio Servicing, Inc. at (888) 818-6032 to discuss your loan.

Pursuant to Title 14, Section 6111 of M.R.S.A., you have the right to cure the default by full payment of all amounts that are due without acceleration, including reasonable interest and late charges specified in the mortgage or note as well as reasonable attorney's fees. If you meet the conditions above, you will have the right to have the mortgagee's enforcement of this Security Instrument discontinued and to have the Note and the Security Agreement remain fully effective as if immediate payment in full had never been required. You have the right in any lawsuit for foreclosure and sale to argue that you did keep your promises and agreements under the Note and under the Security Instrument, and to present any other defenses that you may have.

You may have options available other than foreclosure. You may discuss available options with the mortgagee, which is U.S. Bank Trust Company, National Association, as Trustee, as successor-in-interest to U.S. Bank National Association, successor trustee to LaSalle Bank National Association, on behalf of the holders of Bear Stearns Asset Backed Securities I Trust 2007-FS1, Asset-Backed Certificates Series 2007-FS1, the mortgage servicer, which is Select Portfolio Servicing, Inc. or a counselor approved by the United States Department of Housing and Urban Development. You are encouraged to explore available options prior to the end of the right-to-cure period.

As defined under Maine Law, U.S. Bank Trust Company, National Association, as Trustee, as successor-in-interest to U.S. Bank National Association, successor trustee to LaSalle Bank National Association, on behalf of the holders of Bear Stearns Asset Backed Securities I Trust 2007-FS1, Asset-Backed Certificates Series 2007-FS1 is the Owner/Investor in the note and mortgage, which is the subject of this letter.

Where mediation is available under 14 M.R.S.A. section 6321-A, you may request mediation to explore options for avoiding foreclosure judgment.

A list of all counseling agencies approved by the United States Department of Housing and Urban Development operating to assist mortgagors in the State to avoid foreclosure is attached. The attached list is integrated as if set forth in full. You may also review this list by visiting the following website:

<http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm?webListAction=search&searchstate=me>

To reach people having authority to modify your mortgage loan, please contact Select Portfolio Servicing, Inc. at the address below in order to resolve all matters relating to this mortgage and any foreclosure proceedings thereunder and to discuss options other than foreclosure.

Select Portfolio Servicing, Inc.  
Loss Mitigation Department/Loan Resolution  
3217 S. Decker Lake Drive  
Salt Lake City, UT 84119  
(888) 818-6032

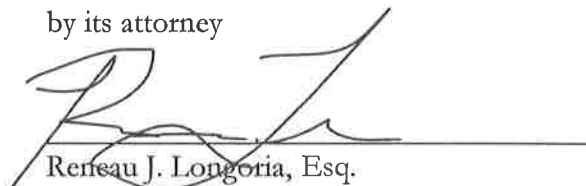


## NOTICE OF IMPORTANT RIGHTS

Pursuant to the Federal Fair Debt Collection Practices Act (15 USCS Sec. 1692), a consumer debtor is required to be sent the following notice: (1) unless the consumer, within thirty days after receipt of this notice, disputes the validity of the debt or any portion thereof, the debt will be assumed to be valid by the debt collector; (2) if the consumer notifies the debt collector in writing with the thirty-day period that the debt, or any portion thereof, is disputed, the debt collector will obtain verification of the debt or a copy of a judgment against the consumer and copy of such verification or judgment will be mailed to the consumer by the debt collector; and (3) upon the consumer's written request within the thirty-day period, the debt collector will provide the consumer with the name and address of the original creditor, if different from the current creditor. The law firm of Doonan, Graves & Longoria, LLC is acting as the debt collector, pursuant to the Federal Fair Debt Collection Practices Act. Any information will be used for that purpose. The Federal Trade Commission has ruled that the Federal Fair Debt Collection does not preclude the institution of legal action prior to the expiration of the thirty day period. If you are in bankruptcy or received a bankruptcy discharge of this debt, this communication is not an attempt to collect the debt against you personally, but is notice of a possible enforcement of the lien against the collateral property.

Very truly yours,  
Select Portfolio Servicing, Inc.  
U.S. Bank Trust Company, National  
Association, as Trustee, as successor-in-  
interest to U.S. Bank National Association,  
successor trustee to LaSalle Bank National  
Association, on behalf of the holders of Bear  
Stearns Asset Backed Securities I Trust 2007-  
FS1, Asset-Backed Certificates Series 2007-  
FS1

by its attorney



Reneau J. Longoria, Esq.

MNK

cc: Client

Bureau of Consumer Credit Protection

Attachment: HUD Approved Housing Counseling Agencies

57742

## HUD Housing Counseling Agencies located in MAINE

HUD Agency Name	Phone Toll-Free Fax Number Email Website Agency ID	Address	Languages
PENQUIS COMMUNITY ACTION PROGRAM	P: 207-973-3500 T: F: E: <b>N/A</b> W: <b>www.penquis.org</b> A: 81649	262 Harlow St Bangor, Maine 04401-4952	- English
COASTAL ENTERPRISES, INCORPORATED	P: 207-504-5900 T: 877-340-2649 F: E: <b>jason.thomas@ceimaine.org</b> W: <b>www.ceimaine.org</b> A: 80985	30 Federal Street Suite 100 BRUNSWICK, Maine 04011-1510	- English - Spanish
AVESTA HOUSING DEVELOPMENT CORPORATION	P: 207-553-7780-3347 T: 800-339-6516 F: 207-553-7778 E: <b>ndigeronimo@avestahousing.org</b> W: <b>www.avestahousing.org</b> A: 81144	307 Cumberland Avenue PORTLAND, Maine 04101-4920	- English
YORK COUNTY COMMUNITY ACTION AGENCY	P: 207-324-5762 T: F: 207-490-5026 E: <b>meaghan.arzberger@yccac.org</b> W: <b>www.yccac.org</b> A: 81150	6 Spruce Street SANFORD, Maine 04073-2917	- English
COMMUNITY CONCEPTS, INC. ALSO DBA HOMEQUESTMAINE	P: 207-333-6419 T: 800-866-5588 F: 207-795-4069 E: <b>homequest@community-concepts.org</b> W: <b>https://www.ccimaine.org/</b> A: 81580	17 Market Sq South Paris, Maine 04281-1533	- English
KENNEBEC VALLEY COMMUNITY ACTION PROGRAM	P: 207-859-1500 T: 800-542-8227 F: E: <b>housing@kvcap.org</b> W: <b>www.kvcap.org</b> A: 81685	101 Water St Waterville, Maine 04901-6339	

## National Foreclosure Mitigation Counseling (NFMC) grantees through NeighborWorks America located in MAINE

Agency Name	Phone Website	Address	Languages
MMI - Auburn	Phone: 800-873-2227 Web:	250 Center St., Ste. 205 Auburn, Maine 4210	- English
MMI - Bangor	Phone: 800-308-2227 Web: <b>www.moneymanagement.org</b>	175 Exchange St., Ste. 200 Bangor, Maine 4401	- English
Penquis, Inc	Phone: 207-973-3500 Web: <b>www.penquis.org</b>	262 Harlow Street Bangor, Maine 04402	- English
Community Concepts, Inc.	Phone: 207-743-7716 Web: <b>www.community-concepts.org</b>	240 Bates Street Lewiston, Maine 04240	- English



Avesta Housing Development Corporation	<b>Phone:</b> 207-553-7777 <b>Web:</b> <a href="http://www.avestahousing.org">www.avestahousing.org</a>	307 Cumberland Avenue Portland, Maine 04101	- English
MMI - South Portland	<b>Phone:</b> 800-873-2227 <b>Web:</b>	111 Wescott Road South Portland, Maine 4106	- English
MMI - South Portland	<b>Phone:</b> 800-308-2227 <b>Web:</b> <a href="http://www.moneymanagement.org">www.moneymanagement.org</a>	111 Wescott Road South Portland, Maine 4106	- English
Kennebec Valley Community Action Program	<b>Phone:</b> 800-542-8227 <b>Web:</b> <a href="http://www.kvcap.org">www.kvcap.org</a>	97 Water Street Waterville, Maine 04901	- English

<https://apps.hud.gov/offices/hsg/sfh/hcc/fc/index.cfm?webListAction=search&searchstate=ME&filterSvc=dfc>



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Dear Mortgagor:

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Attn: PAYOFF DEPARTMENT  
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Salt Lake City, UT 84165  
Overnight Address:  
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Salt Lake City, UT 84119

**Please include the loan number, borrower's name and property address on your check.** If the default is not cured within this time-frame, the mortgagee may exercise its right to accelerate payment of this loan. Failure to cure this default may result in the sale of the property secured by this mortgage at a foreclosure sale. If the full amount listed above is paid within 35 days of receipt of this letter any other fees and costs due as of this date will be waived. To reach a person with authority to modify a mortgage loan, please contact Select Portfolio Servicing, Inc. at (888) 818-6032 to discuss your loan.

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Loss Mitigation Department/Loan Resolution  
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Salt Lake City, UT 84119  
(888) 818-6032

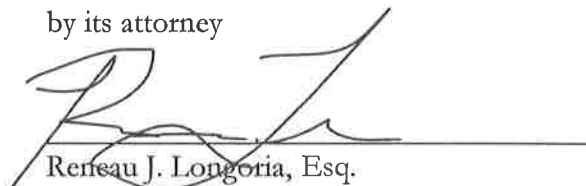


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FS1

by its attorney



Reneau J. Longoria, Esq.

MNK

cc: Client

Bureau of Consumer Credit Protection

Attachment: HUD Approved Housing Counseling Agencies

57742

## HUD Housing Counseling Agencies located in MAINE

HUD Agency Name	Phone Toll-Free Fax Number Email Website Agency ID	Address	Languages
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COASTAL ENTERPRISES, INCORPORATED	P: 207-504-5900 T: 877-340-2649 F: E: <b>jason.thomas@ceimaine.org</b> W: <b>www.ceimaine.org</b> A: 80985	30 Federal Street Suite 100 BRUNSWICK, Maine 04011-1510	- English - Spanish
AVESTA HOUSING DEVELOPMENT CORPORATION	P: 207-553-7780-3347 T: 800-339-6516 F: 207-553-7778 E: <b>ndigeronimo@avestahousing.org</b> W: <b>www.avestahousing.org</b> A: 81144	307 Cumberland Avenue PORTLAND, Maine 04101-4920	- English
YORK COUNTY COMMUNITY ACTION AGENCY	P: 207-324-5762 T: F: 207-490-5026 E: <b>meaghan.arzberger@yccac.org</b> W: <b>www.yccac.org</b> A: 81150	6 Spruce Street SANFORD, Maine 04073-2917	- English
COMMUNITY CONCEPTS, INC. ALSO DBA HOMEQUESTMAINE	P: 207-333-6419 T: 800-866-5588 F: 207-795-4069 E: <b>homequest@community-concepts.org</b> W: <b>https://www.ccimaine.org/</b> A: 81580	17 Market Sq South Paris, Maine 04281-1533	- English
KENNEBEC VALLEY COMMUNITY ACTION PROGRAM	P: 207-859-1500 T: 800-542-8227 F: E: <b>housing@kvcap.org</b> W: <b>www.kvcap.org</b> A: 81685	101 Water St Waterville, Maine 04901-6339	

## National Foreclosure Mitigation Counseling (NFMC) grantees through NeighborWorks America located in MAINE

Agency Name	Phone Website	Address	Languages
MMI - Auburn	Phone: 800-873-2227 Web:	250 Center St., Ste. 205 Auburn, Maine 4210	- English
MMI - Bangor	Phone: 800-308-2227 Web: <b>www.moneymanagement.org</b>	175 Exchange St., Ste. 200 Bangor, Maine 4401	- English
Penquis, Inc	Phone: 207-973-3500 Web: <b>www.penquis.org</b>	262 Harlow Street Bangor, Maine 04402	- English
Community Concepts, Inc.	Phone: 207-743-7716 Web: <b>www.community-concepts.org</b>	240 Bates Street Lewiston, Maine 04240	- English

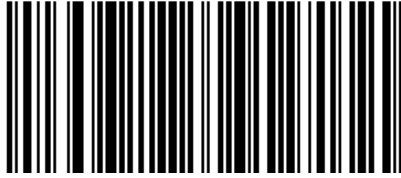


Avesta Housing Development Corporation	<b>Phone:</b> 207-553-7777 <b>Web:</b> <a href="http://www.avestahousing.org">www.avestahousing.org</a>	307 Cumberland Avenue Portland, Maine 04101	- English
MMI - South Portland	<b>Phone:</b> 800-873-2227 <b>Web:</b>	111 Wescott Road South Portland, Maine 4106	- English
MMI - South Portland	<b>Phone:</b> 800-308-2227 <b>Web:</b> <a href="http://www.moneymanagement.org">www.moneymanagement.org</a>	111 Wescott Road South Portland, Maine 4106	- English
Kennebec Valley Community Action Program	<b>Phone:</b> 800-542-8227 <b>Web:</b> <a href="http://www.kvcap.org">www.kvcap.org</a>	97 Water Street Waterville, Maine 04901	- English

<https://apps.hud.gov/offices/hsg/sfh/hcc/fc/index.cfm?webListAction=search&searchstate=ME&filterSvc=dfc>



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RETURN RECEIPT  
REQUESTED

71 96900 2484 0894 3511 7

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25 Rotherdale Road  
Brewer, ME 04412

**NOTICE OF MORTGAGOR'S RIGHT TO CURE**  
**THIS IS AN ATTEMPT TO COLLECT A DEBT. ANY INFORMATION OBTAINED**  
**WILL BE USED FOR THAT PURPOSE.**

Re: Property Address: 25 Rotherdale Road, Brewer, ME 04412  
Loan Number:

Dear Mortgagor:

This letter is being sent by Doonan, Graves & Longoria, LLC, as Attorney in Fact and agent for the Servicer and Mortgagee. Doonan, Graves & Longoria, LLC is authorized to send this notice by and on behalf of the Servicer, Select Portfolio Servicing, Inc., the Mortgagee, U.S. Bank Trust Company, National Association, as Trustee, as successor-in-interest to U.S. Bank National Association, successor trustee to LaSalle Bank National Association, on behalf of the holders of Bear Stearns Asset Backed Securities I Trust 2007-FS1, Asset-Backed Certificates Series 2007-FS1 and the Owner/Investor, U.S. Bank Trust Company, National Association, as Trustee, as successor-in-interest to U.S. Bank National Association, successor trustee to LaSalle Bank National Association, on behalf of the holders of Bear Stearns Asset Backed Securities I Trust 2007-FS1, Asset-Backed Certificates Series 2007-FS1 pursuant to the terms of the subject Note, Mortgage and Title 14, Sec. 6111.

Your loan is in default for failure to make payments of principal and interest when due. This delinquency represents a breach of your Note and Mortgage in favor of Mortgage Electronic Registration Systems, Inc., acting solely as nominee for Fieldstone Mortgage Company its successors and assigns (if MERs) dated November 9, 2006, and recorded in the Penobscot County Registry of Deeds in Book 10718, Page 216. This firm is relying on information provided by the Servicer.



If you are in Bankruptcy or received a Bankruptcy discharge of this debt, this letter is not an attempt to collect the debt, but rather a notice of possible enforcement of our lien against the collateral property.

An itemization of all past due amounts, including, but not limited to, reasonable interest and late charges, attorney's fees and other reasonable fees and costs, causing the loan to be in default is as follows:

Payment Due Date	Principal & Interest	Taxes	Insurance	O/S (Over/Short Escrow Adjustment)	Total Amount
December 1, 2023	\$926.43	\$331.82	\$106.58	\$39.50	\$1,404.33
January 1, 2024	\$926.43	\$331.82	\$106.58	\$39.50	\$1,404.33
February 1, 2024	\$926.43	\$331.82	\$106.58	\$39.50	\$1,404.33
March 1, 2024	\$926.43	\$331.82	\$106.58	\$39.50	\$1,404.33
April 1, 2024	\$926.43	\$331.82	\$106.58	\$39.50	\$1,404.33
May 1, 2024	\$926.43	\$331.82	\$106.58	\$39.50	\$1,404.33
June 1, 2024	\$926.43	\$331.82	\$106.58	\$39.50	\$1,404.33
July 1, 2024	\$926.43	\$331.82	\$106.58	\$39.50	\$1,404.33
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October 1, 2024	\$926.43	\$331.82	\$106.58	\$39.50	\$1,404.33
November 1, 2024	\$926.43	\$331.82	\$106.58	\$0.00	\$1,364.83
Late Charges					\$30.00
Unapplied Balance					-\$702.17
Property Inspections					\$150.00
Property Valuation					\$140.00
Total Amount Due					\$16,430.29

A portion of the amount due is reasonable interest in the amount of \$8,286.05.

The total amount due does not include any amounts that become due after the date of the notice.

You have the right to cure the default within **35 days of receipt** of this notice by sending payment in the amount of **\$16,430.29** in the form of **certified and/or cashier's check(s) and/or money order(s)** in full to:

Select Portfolio Servicing, Inc.  
Attn: PAYOFF DEPARTMENT  
PO BOX 65450  
Salt Lake City, UT 84165  
Overnight Address:  
3217 S. Decker Lake Dr.  
Salt Lake City, UT 84119

**Please include the loan number, borrower's name and property address on your check.** If the default is not cured within this time-frame, the mortgagee may exercise its right to accelerate payment of this loan. Failure to cure this default may result in the sale of the property secured by this mortgage at a foreclosure sale. If the full amount listed above is paid within 35 days of receipt of this letter any other fees and costs due as of this date will be waived. To reach a person with authority to modify a mortgage loan, please contact Select Portfolio Servicing, Inc. at (888) 818-6032 to discuss your loan.

Pursuant to Title 14, Section 6111 of M.R.S.A., you have the right to cure the default by full payment of all amounts that are due without acceleration, including reasonable interest and late charges specified in the mortgage or note as well as reasonable attorney's fees. If you meet the conditions above, you will have the right to have the mortgagee's enforcement of this Security Instrument discontinued and to have the Note and the Security Agreement remain fully effective as if immediate payment in full had never been required. You have the right in any lawsuit for foreclosure and sale to argue that you did keep your promises and agreements under the Note and under the Security Instrument, and to present any other defenses that you may have.

You may have options available other than foreclosure. You may discuss available options with the mortgagee, which is U.S. Bank Trust Company, National Association, as Trustee, as successor-in-interest to U.S. Bank National Association, successor trustee to LaSalle Bank National Association, on behalf of the holders of Bear Stearns Asset Backed Securities I Trust 2007-FS1, Asset-Backed Certificates Series 2007-FS1, the mortgage servicer, which is Select Portfolio Servicing, Inc. or a counselor approved by the United States Department of Housing and Urban Development. You are encouraged to explore available options prior to the end of the right-to-cure period.

As defined under Maine Law, U.S. Bank Trust Company, National Association, as Trustee, as successor-in-interest to U.S. Bank National Association, successor trustee to LaSalle Bank National Association, on behalf of the holders of Bear Stearns Asset Backed Securities I Trust 2007-FS1, Asset-Backed Certificates Series 2007-FS1 is the Owner/Investor in the note and mortgage, which is the subject of this letter.

Where mediation is available under 14 M.R.S.A. section 6321-A, you may request mediation to explore options for avoiding foreclosure judgment.

A list of all counseling agencies approved by the United States Department of Housing and Urban Development operating to assist mortgagors in the State to avoid foreclosure is attached. The attached list is integrated as if set forth in full. You may also review this list by visiting the following website:

<http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm?webListAction=search&searchstate=me>

To reach people having authority to modify your mortgage loan, please contact Select Portfolio Servicing, Inc. at the address below in order to resolve all matters relating to this mortgage and any foreclosure proceedings thereunder and to discuss options other than foreclosure.

Select Portfolio Servicing, Inc.  
Loss Mitigation Department/Loan Resolution  
3217 S. Decker Lake Drive  
Salt Lake City, UT 84119  
(888) 818-6032

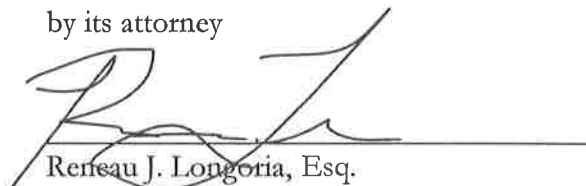


## NOTICE OF IMPORTANT RIGHTS

Pursuant to the Federal Fair Debt Collection Practices Act (15 USCS Sec. 1692), a consumer debtor is required to be sent the following notice: (1) unless the consumer, within thirty days after receipt of this notice, disputes the validity of the debt or any portion thereof, the debt will be assumed to be valid by the debt collector; (2) if the consumer notifies the debt collector in writing with the thirty-day period that the debt, or any portion thereof, is disputed, the debt collector will obtain verification of the debt or a copy of a judgment against the consumer and copy of such verification or judgment will be mailed to the consumer by the debt collector; and (3) upon the consumer's written request within the thirty-day period, the debt collector will provide the consumer with the name and address of the original creditor, if different from the current creditor. The law firm of Doonan, Graves & Longoria, LLC is acting as the debt collector, pursuant to the Federal Fair Debt Collection Practices Act. Any information will be used for that purpose. The Federal Trade Commission has ruled that the Federal Fair Debt Collection does not preclude the institution of legal action prior to the expiration of the thirty day period. If you are in bankruptcy or received a bankruptcy discharge of this debt, this communication is not an attempt to collect the debt against you personally, but is notice of a possible enforcement of the lien against the collateral property.

Very truly yours,  
Select Portfolio Servicing, Inc.  
U.S. Bank Trust Company, National  
Association, as Trustee, as successor-in-  
interest to U.S. Bank National Association,  
successor trustee to LaSalle Bank National  
Association, on behalf of the holders of Bear  
Stearns Asset Backed Securities I Trust 2007-  
FS1, Asset-Backed Certificates Series 2007-  
FS1

by its attorney



Reneau J. Longoria, Esq.

MNK

cc: Client

Bureau of Consumer Credit Protection

Attachment: HUD Approved Housing Counseling Agencies

57742

## HUD Housing Counseling Agencies located in MAINE

HUD Agency Name	Phone Toll-Free Fax Number Email Website Agency ID	Address	Languages
PENQUIS COMMUNITY ACTION PROGRAM	P: 207-973-3500 T: F: E: <b>N/A</b> W: <b>www.penquis.org</b> A: 81649	262 Harlow St Bangor, Maine 04401-4952	- English
COASTAL ENTERPRISES, INCORPORATED	P: 207-504-5900 T: 877-340-2649 F: E: <b>jason.thomas@ceimaine.org</b> W: <b>www.ceimaine.org</b> A: 80985	30 Federal Street Suite 100 BRUNSWICK, Maine 04011-1510	- English - Spanish
AVESTA HOUSING DEVELOPMENT CORPORATION	P: 207-553-7780-3347 T: 800-339-6516 F: 207-553-7778 E: <b>ndigeronimo@avestahousing.org</b> W: <b>www.avestahousing.org</b> A: 81144	307 Cumberland Avenue PORTLAND, Maine 04101-4920	- English
YORK COUNTY COMMUNITY ACTION AGENCY	P: 207-324-5762 T: F: 207-490-5026 E: <b>meaghan.arzberger@yccac.org</b> W: <b>www.yccac.org</b> A: 81150	6 Spruce Street SANFORD, Maine 04073-2917	- English
COMMUNITY CONCEPTS, INC. ALSO DBA HOMEQUESTMAINE	P: 207-333-6419 T: 800-866-5588 F: 207-795-4069 E: <b>homequest@community-concepts.org</b> W: <b>https://www.ccimaine.org/</b> A: 81580	17 Market Sq South Paris, Maine 04281-1533	- English
KENNEBEC VALLEY COMMUNITY ACTION PROGRAM	P: 207-859-1500 T: 800-542-8227 F: E: <b>housing@kvcap.org</b> W: <b>www.kvcap.org</b> A: 81685	101 Water St Waterville, Maine 04901-6339	

## National Foreclosure Mitigation Counseling (NFMC) grantees through NeighborWorks America located in MAINE

Agency Name	Phone Website	Address	Languages
MMI - Auburn	Phone: 800-873-2227 Web:	250 Center St., Ste. 205 Auburn, Maine 4210	- English
MMI - Bangor	Phone: 800-308-2227 Web: <b>www.moneymanagement.org</b>	175 Exchange St., Ste. 200 Bangor, Maine 4401	- English
Penquis, Inc	Phone: 207-973-3500 Web: <b>www.penquis.org</b>	262 Harlow Street Bangor, Maine 04402	- English
Community Concepts, Inc.	Phone: 207-743-7716 Web: <b>www.community-concepts.org</b>	240 Bates Street Lewiston, Maine 04240	- English

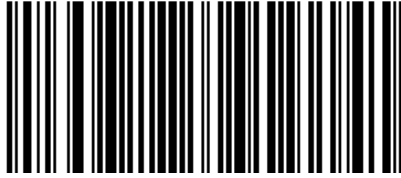


Avesta Housing Development Corporation	<b>Phone:</b> 207-553-7777 <b>Web:</b> <a href="http://www.avestahousing.org">www.avestahousing.org</a>	307 Cumberland Avenue Portland, Maine 04101	- English
MMI - South Portland	<b>Phone:</b> 800-873-2227 <b>Web:</b>	111 Wescott Road South Portland, Maine 4106	- English
MMI - South Portland	<b>Phone:</b> 800-308-2227 <b>Web:</b> <a href="http://www.moneymanagement.org">www.moneymanagement.org</a>	111 Wescott Road South Portland, Maine 4106	- English
Kennebec Valley Community Action Program	<b>Phone:</b> 800-542-8227 <b>Web:</b> <a href="http://www.kvcap.org">www.kvcap.org</a>	97 Water Street Waterville, Maine 04901	- English

<https://apps.hud.gov/offices/hsg/sfh/hcc/fc/index.cfm?webListAction=search&searchstate=ME&filterSvc=dfc>



P.O. Box 23159  
San Diego, CA 92193-3159



RETURN RECEIPT  
REQUESTED

71 96900 2484 0894 3513 1

**Mailed On:** 11/13/2024      **Order Number:** 0000089-01  
**ClientID:** DGandL000909 CR      **Reference Number:** 57742

Jason D. Fisher  
25 Rotherdale Road  
Brewer, ME 04412







# Doonan, Graves & Longoria LLC

ATTORNEYS AT LAW | EXCELLENCE DAILY

100 CUMMINGS CENTER, SUITE 303C  
BEVERLY, MASSACHUSETTS 01915

978.921.2670 | WWW.DGANDL.COM  
HRS: MON-FRI 9 AM-4 PM

November 12, 2024

VIA CERTIFICATE OF MAILING  
AND REGULAR MAIL

Emily J. Fisher  
25 Rotherdale Road  
Brewer, ME 04412

Jason D. Fisher  
25 Rotherdale Road  
Brewer, ME 04412

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Dear Mortgagor:

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You have the right to cure the default within **35 days of receipt** of this notice by sending payment in the amount of **\$16,430.29** in the form of **certified and/or cashier's check(s) and/or money order(s)** in full to:

Select Portfolio Servicing, Inc.  
Attn: PAYOFF DEPARTMENT  
PO BOX 65450  
Salt Lake City, UT 84165  
Overnight Address:  
3217 S. Decker Lake Dr.  
Salt Lake City, UT 84119

**Please include the loan number, borrower's name and property address on your check.** If the default is not cured within this time-frame, the mortgagee may exercise its right to accelerate payment of this loan. Failure to cure this default may result in the sale of the property secured by this mortgage at a foreclosure sale. If the full amount listed above is paid within 35 days of receipt of this letter any other fees and costs due as of this date will be waived. To reach a person with authority to modify a mortgage loan, please contact Select Portfolio Servicing, Inc. at (888) 818-6032 to discuss your loan.

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To reach people having authority to modify your mortgage loan, please contact Select Portfolio Servicing, Inc. at the address below in order to resolve all matters relating to this mortgage and any foreclosure proceedings thereunder and to discuss options other than foreclosure.

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Loss Mitigation Department/Loan Resolution  
3217 S. Decker Lake Drive  
Salt Lake City, UT 84119  
(888) 818-6032

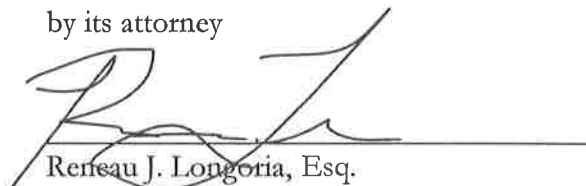


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successor trustee to LaSalle Bank National  
Association, on behalf of the holders of Bear  
Stearns Asset Backed Securities I Trust 2007-  
FS1, Asset-Backed Certificates Series 2007-  
FS1

by its attorney



Reneau J. Longoria, Esq.

MNK

cc: Client

Bureau of Consumer Credit Protection

Attachment: HUD Approved Housing Counseling Agencies

57742

## HUD Housing Counseling Agencies located in MAINE

HUD Agency Name	Phone Toll-Free Fax Number Email Website Agency ID	Address	Languages
PENQUIS COMMUNITY ACTION PROGRAM	P: 207-973-3500 T: F: E: <b>N/A</b> W: <b>www.penquis.org</b> A: 81649	262 Harlow St Bangor, Maine 04401-4952	- English
COASTAL ENTERPRISES, INCORPORATED	P: 207-504-5900 T: 877-340-2649 F: E: <b>jason.thomas@ceimaine.org</b> W: <b>www.ceimaine.org</b> A: 80985	30 Federal Street Suite 100 BRUNSWICK, Maine 04011-1510	- English - Spanish
AVESTA HOUSING DEVELOPMENT CORPORATION	P: 207-553-7780-3347 T: 800-339-6516 F: 207-553-7778 E: <b>ndigeronimo@avestahousing.org</b> W: <b>www.avestahousing.org</b> A: 81144	307 Cumberland Avenue PORTLAND, Maine 04101-4920	- English
YORK COUNTY COMMUNITY ACTION AGENCY	P: 207-324-5762 T: F: 207-490-5026 E: <b>meaghan.arzberger@yccac.org</b> W: <b>www.yccac.org</b> A: 81150	6 Spruce Street SANFORD, Maine 04073-2917	- English
COMMUNITY CONCEPTS, INC. ALSO DBA HOMEQUESTMAINE	P: 207-333-6419 T: 800-866-5588 F: 207-795-4069 E: <b>homequest@community-concepts.org</b> W: <b>https://www.ccimaine.org/</b> A: 81580	17 Market Sq South Paris, Maine 04281-1533	- English
KENNEBEC VALLEY COMMUNITY ACTION PROGRAM	P: 207-859-1500 T: 800-542-8227 F: E: <b>housing@kvcap.org</b> W: <b>www.kvcap.org</b> A: 81685	101 Water St Waterville, Maine 04901-6339	

## National Foreclosure Mitigation Counseling (NFMC) grantees through NeighborWorks America located in MAINE

Agency Name	Phone Website	Address	Languages
MMI - Auburn	Phone: 800-873-2227 Web:	250 Center St., Ste. 205 Auburn, Maine 4210	- English
MMI - Bangor	Phone: 800-308-2227 Web: <b>www.moneymanagement.org</b>	175 Exchange St., Ste. 200 Bangor, Maine 4401	- English
Penquis, Inc	Phone: 207-973-3500 Web: <b>www.penquis.org</b>	262 Harlow Street Bangor, Maine 04402	- English
Community Concepts, Inc.	Phone: 207-743-7716 Web: <b>www.community-concepts.org</b>	240 Bates Street Lewiston, Maine 04240	- English



Avesta Housing Development Corporation	<b>Phone:</b> 207-553-7777 <b>Web:</b> <a href="http://www.avestahousing.org">www.avestahousing.org</a>	307 Cumberland Avenue Portland, Maine 04101	- English
MMI - South Portland	<b>Phone:</b> 800-873-2227 <b>Web:</b>	111 Wescott Road South Portland, Maine 4106	- English
MMI - South Portland	<b>Phone:</b> 800-308-2227 <b>Web:</b> <a href="http://www.moneymanagement.org">www.moneymanagement.org</a>	111 Wescott Road South Portland, Maine 4106	- English
Kennebec Valley Community Action Program	<b>Phone:</b> 800-542-8227 <b>Web:</b> <a href="http://www.kvcap.org">www.kvcap.org</a>	97 Water Street Waterville, Maine 04901	- English

<https://apps.hud.gov/offices/hsg/sfh/hcc/fc/index.cfm?webListAction=search&searchstate=ME&filterSvc=dfc>





MAIL THAT MATTERS

9620 Ridgehaven Ct Suite A  
San Diego CA 92123  
858-375-5875

## INVOICE

Report for: DGandL000909

Run Date: 11/13/2024

Ref. No.: 57742

Mail Date: 11/13/2024

<u>Mail Type</u>	<u>Order Number</u>	<u>Recipients</u>	<u>Mail Class</u>	<u>Total</u>
Letter	0000089-01	2	First Class - FC	\$1.38
Letter	0000089-01	2	Certified RR - CR	\$19.28
			Grand Total:	\$20.66

<u>Recipient Name</u>	<u>Recipient Address</u>	<u>Mail Class</u>	<u>Total</u>
Emily J. Fisher	25 Rotherdale Road Brewer, ME 04412	FC	\$0.69
		CR	\$9.64
Jason D. Fisher	25 Rotherdale Road Brewer, ME 04412	FC	\$0.69
		CR	\$9.64

## Matthew Kelly

---

**From:** Nobody <nobody@informe.org>  
**Sent:** Friday, November 15, 2024 10:18 AM  
**To:** Matthew Kelly  
**Subject:** Pre-Foreclosure Reporting Form Submission

Your pre-foreclosure reporting form has been successfully submitted to the Bureau of Consumer Credit Protection. Here is a copy of your submission.

-----  
**Mortgage Information**  
-----

Company providing the notice: Doonan Graves and Longoria LLC Owner of the mortgage: U.S. Bank Trust Company, National Association, as Trustee, as successor-in-interest to U.S. Bank National Association, successor trustee to LaSalle Bank National Association, on behalf of the holders of Bear Stearns Asset Backed Securities I Trust 2007-FS1, Asset-Backed Certificates Series 2007-FS1 What term best describes the owner of the mortgage?: Private mortgage lender Filer's Email Address: mak@dgandl.com Contact information for persons having the authority to modify the mortgage to avoid foreclosure: Select Portfolio Servicing, Inc.  
Loss Mitigation Department/Loan Resolution  
3217 S. Decker Lake Drive  
Salt Lake City, UT 84119  
(888) 818-6032

-----  
**Consumer Information**  
-----

Consumer First name: Jason  
Consumer Middle Initial/Middle Name: D.  
Consumer Last name: Fisher  
Consumer Suffix:  
Property Address line 1: 25 Rotherdale Road Property Address line 2:  
Property Address line 3:  
Property Address City/Town: Brewer  
Property Address State:  
Property Address zip code: 04412  
Property Address County: Penobscot

-----  
**Notification Details**  
-----

Date notice was mailed: 11/13/2024  
Amount needed to cure default: 16,430.29  
Consumer Address line 1: 25 Rotherdale Road Consumer Address line 2:  
Consumer Address line 3:  
Consumer Address City/Town: Brewer  
Consumer Address State: ME

Consumer Address zip code:04412

CAUTION: This email originated from outside the organization. Do not click links or open attachments until you confirm that the sender is trusted, sent the message intentionally, and the content is safe. Recognizing the sender does not guarantee safety. If it seems odd, please contact support or the sender directly.

## Matthew Kelly

---

**From:** Nobody <nobody@informe.org>  
**Sent:** Friday, November 15, 2024 10:17 AM  
**To:** Matthew Kelly  
**Subject:** Pre-Foreclosure Reporting Form Submission

Your pre-foreclosure reporting form has been successfully submitted to the Bureau of Consumer Credit Protection. Here is a copy of your submission.

-----  
**Mortgage Information**  
-----

Company providing the notice: Doonan Graves and Longoria LLC Owner of the mortgage: U.S. Bank Trust Company, National Association, as Trustee, as successor-in-interest to U.S. Bank National Association, successor trustee to LaSalle Bank National Association, on behalf of the holders of Bear Stearns Asset Backed Securities I Trust 2007-FS1, Asset-Backed Certificates Series 2007-FS1 What term best describes the owner of the mortgage?: Private mortgage lender Filer's Email Address: mak@dgandl.com Contact information for persons having the authority to modify the mortgage to avoid foreclosure: Select Portfolio Servicing, Inc.

Attn: PAYOFF DEPARTMENT

PO BOX 65450

Salt Lake City, UT 84165

Overnight Address:

3217 S. Decker Lake Dr.

Salt Lake City, UT 84119

-----  
**Consumer Information**  
-----

Consumer First name: Emily

Consumer Middle Initial/Middle Name: J.

Consumer Last name: Fisher

Consumer Suffix:

Property Address line 1: 25 Rotherdale Road Property Address line 2:

Property Address line 3:

Property Address City/Town: Brewer

Property Address State:

Property Address zip code: 04412

Property Address County: Penobscot

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ALERT: USPS WILL RESUME MAIL SERVICE TO CANADA ON MONDAY, JANUARY 6, 2025. [REA...](#)

ALERT: MAJOR WINTER STORM FROM CENTRAL PLAINS THROUGH MID-ATLANTIC U.S. MAY...



[FAQs >](#)

Tracking Number:

[Remove X](#)

71969002484089435117

[Copy](#)      [Add to Informed Delivery \(https://informedelivery.usps.com/\)](https://informedelivery.usps.com/)

Latest Update

Your item was delivered to an individual at the address at 12:23 pm on December 13, 2024 in BREWER, ME 04412.

Get More Out of USPS Tracking:

[USPS Tracking Plus®](#)

Delivered

Delivered, Left with Individual

BREWER, ME 04412  
December 13, 2024, 12:23 pm

Unclaimed/Being Returned to Sender

BREWER, ME 04412  
December 4, 2024, 4:56 pm

Reminder to Schedule Redelivery of your item

November 24, 2024

Notice Left (No Authorized Recipient Available)

BREWER, ME 04412  
November 19, 2024, 12:39 pm

Departed USPS Regional Facility

EASTERN ME DISTRIBUTION CENTER

Feedback

November 18, 2024, 8:41 pm

**Arrived at USPS Regional Facility**  
EASTERN ME DISTRIBUTION CENTER  
November 18, 2024, 11:10 am

**Arrived at USPS Regional Facility**  
SAN DIEGO CA DISTRIBUTION CENTER  
November 13, 2024, 8:48 pm

**Hide Tracking History**

**What Do USPS Tracking Statuses Mean?** (<https://faq.usps.com/s/article/Where-is-my-package>)

**Text & Email Updates**



**USPS Tracking Plus®**



**Product Information**



**See Less**

Track Another Package

Enter tracking or barcode numbers

# Need More Help?

Contact USPS Tracking support for further assistance.

**FAQs**

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Remove X

71969002484089435131

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